

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 22-12153-amc
Kyra Y. Riddick	: Chapter 13
Debtors	:
Westlake Services, LLC	:
Movant	:
vs.	:
Kyra Y. Riddick	:
Debtors/Respondents	:
and	:
Kenneth E. West, Esquire	:
Trustee/Respondent	:

MOTION FOR RELIEF FROM AUTOMATIC STAY, UNDER 11 U.S.C. § 362

Movant, Westlake Services, LLC, by its Attorneys, Hladik, Onorato & Federman, LLP, hereby requests relief from the Automatic Stay and leave to proceed with its State Court rights provided under the terms of the Vehicle loan contract.

1. Movant is Westlake Services, LLC (“Movant”).
2. Debtor, Kyra Y. Riddick, (“Debtor”) filed a Petition for Relief under Chapter 13 of the Bankruptcy Code on August 17, 2022.
3. Debtor purchased a 2013 Nissan Altima, VIN #1N4AL3AP0DC243424 (the “Vehicle”) pursuant to a Retail Installment Contract and Security Agreement dated December 9, 2020 (the “Contract”), a copy of which is attached to Movant’s Proof of Claim# 3-1 filed on the Claims Register.
4. Kenneth E. West, Esquire is the Trustee appointed by the Court.
5. Movant is the holder of a security interest in the aforesaid Vehicle, which interest has been perfected through notation on the Pennsylvania Certificate of Title. A copy of the Title information is attached to Movant’s Proof of Claim# 3-1 filed on the Claims Register.
6. Movant has not received the following monthly, post-petition payments:

Partial Payment due for March 2, 2023.....	\$211.88
Regular Payments due for April 2, 2023 – May 2, 2023 (\$293.44/each)....	\$586.88
Attorney’s Fees/Costs of Motion:.....	\$688.00
Total Amount Due – Post-Petition:.....	\$1,486.76
7. The approximate value of the Vehicle as per the NADA Official Used Car Guide is \$7,425.00 (“Average Trade-In Value”).

8. The approximate total amount necessary to pay off the Vehicle, as of May 2, 2023, is \$9,727.78.

WHEREFORE, Movant respectfully requests that this Court enter an Order:

a. Modifying the Automatic Stay under 11 U.S.C. § 362 of the Bankruptcy Code with respect to the Vehicle as to permit Movant to repossess on its Contract and allow Movant or any other purchaser at auction to take legal or consensual action for enforcement of its right to possession of, or title to; and

b. Granting any other relief that this Court deems equitable and just.

HLADIK, ONORATO & FEDERMAN, LLP

Date: 05/04/2023

/s / Sarah K. McCaffery, Esquire
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